LISTING OF THE CLAIMS

1. (Previously presented) A method comprising:

receiving at a wireless device associated with a first user a communication from a computational entity that sends the communication to at least one other device associated with a second user; and

transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device.

2. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

accepting alphanumeric input to the wireless device.

3. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

accepting voice input to the wireless device.

4. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

transmitting alphanumeric input.

5. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

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transmitting voice input.

6. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

transmitting a signal associated with input authorizing a credit card transaction.

7. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

transmitting a signal associated with input authorizing a debit card transaction.

8. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

transmitting a signal associated with input authorizing an automatic check handling transaction.

9. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

accepting user input associated with the at least one payment transaction authorization and entry of financial data.

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10. (Previously presented) The method of Claim 9, wherein said accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

accepting near-real-time entry of credit card information.

11. (Previously presented) The method of Claim 9, wherein said accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

accepting near-real-time entry of debit card information.

12. (Previously presented) The method of Claim 9, wherein said accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

accepting near-real-time entry of automatic check handling information.

13. (Previously presented) The method of Claim 9, wherein said accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

accepting user input representative of a profile containing pre-stored financial data.

14. (Previously presented) The method of Claim 13, wherein said accepting user input representative of a profile containing pre-stored financial data comprises:

accepting user input representative of a profile containing pre-stored credit card information.

15. (Previously presented) The method of Claim 13, wherein said accepting user input representative of a profile containing pre-stored financial data comprises:

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accepting user input representative of a profile containing pre-stored debit card information.

16. (Previously presented) The method of Claim 13, wherein said accepting user input representative of a profile containing pre-stored financial data comprises:

accepting user input representative of a profile containing pre-stored automatic check handling information.

17. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises;

accepting input to the wireless device in response to a presentation of a message through the wireless device.

18. (Previously presented) The method of Claim 17, wherein said accepting input to the wireless device in response to a presentation of a message through the wireless device comprises:

presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

19. (Previously presented) The method of Claim 17, wherein said accepting input to the wireless device in response to a presentation of a message through the wireless device comprises:

presenting a price through the wireless device.

20. (Original) The method of Claim 19, wherein said presenting a price through the wireless device comprises:

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presenting the price in conjunction with at least one message-structure item.

21. (Original) The method of Claim 20, wherein said presenting the price in conjunction with at least one message-structure item comprises:

presenting the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

22. (Previously presented) The method of Claim 1, wherein said transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

accepting input associated with the at least one payment transaction authorization through the wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application capable browser, and/or a voice XML capable browser.

23. (Previously presented) A system comprising:

means for receiving at a wireless device associated with a first user a communication from a computational entity that sends the communication to at least one other device associated with a second user; and

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means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device.

24. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for accepting alphanumeric input to the wireless device.

25. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for accepting voice input to the wireless device.

26. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for transmitting alphanumeric input.

27. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for transmitting voice input.

28. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for transmitting a signal associated with input authorizing a credit card transaction.

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29. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for transmitting a signal associated with input authorizing a debit card transaction.

30. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for transmitting a signal associated with input authorizing an automatic check handling transaction.

31. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for accepting user input associated with the at least one payment transaction authorization and entry of financial data.

32. (Previously presented) The system of Claim 31, wherein said means for accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

means for accepting near-real-time entry of credit card information.

33. (Previously presented) The system of Claim 31, wherein said means for accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

means for accepting near-real-time entry of debit card information.

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34. (Previously presented) The system of Claim 31, wherein said means for accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

means for accepting near-real-time entry of automatic check handling information.

35. (Previously presented) The system of Claim 31, wherein said means for accepting user input associated with the at least one payment transaction authorization and entry of financial data comprises:

means for accepting user input representative of a profile containing pre-stored financial data.

36. (Previously presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing pre-stored credit card information.

37. (Previously presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing pre-stored debit card information.

38. (Previously presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing pre-stored automatic check handling information.

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39. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises;

means for accepting input to the wireless device in response to a presentation of a message through the wireless device.

40. (Previously presented) The system of Claim 39, wherein the means for accepting input to the wireless device in response to a presentation of a message through the wireless device comprises;

means for presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

41. (Previously presented) The system of Claim 39, wherein the means for accepting input to the wireless device in response to a presentation of a message through the wireless device comprises;

means for presenting a price through the wireless device.

42. (Original) The system of Claim 41, wherein said means for presenting a price through the wireless device comprises:

means for presenting the price in conjunction with at least one message-structure item.

43. (Original) The system of Claim 42, wherein said means for presenting the price in conjunction with at least one message-structure item comprises:

means for presenting the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type

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answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

44. (Previously presented) The system of Claim 23, wherein said means for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device comprises:

means for accepting input associated with the at least one payment transaction authorization through the wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application capable browser, and a voice XML capable browser.

45. (Previously presented) A system comprising:

circuitry for receiving at a wireless device associated with a first user a communication from a computational entity that sends the communication to at least one other device associated with a second user, said circuitry selected from an electrical circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device; and

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circuitry for transmitting at least one payment transaction authorization associated with input responsive to the communication and the wireless device, said circuitry selected from an electrical-circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device.

46. (Previously presented) A system comprising:

circuitry for transmitting a communication to a wireless device associated with a first user;

circuitry for transmitting the communication to a communications device associated with a second user; and

circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device.

47. (Previously presented) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with an alphanumeric input to the wireless device.

48. (Previously presented) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with a voice input to the wireless device.

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49. (Previously presented) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with a credit card transaction.

50. (Previously presented) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with a debit card transaction.

51. (Previously presented) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with an automatic check handling transaction.

52. (Previously presented) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data.

53. (Previously presented) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for receiving a signal associated with near-real-time entry of credit card information.

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54. (Previously presented) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for receiving a signal associated with near-real-time entry of debit card information.

55. (Previously presented) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for receiving a signal associated with near-real-time entry of automatic check handling information.

56. (Previously presented) The system of Claim 52, wherein said circuitry for receiving a signal associated with the at least one payment transaction and entry of financial data comprises:

circuitry for activating a profile containing pre-stored financial data.

57. (Previously presented) The system of Claim 56, wherein said circuitry for activating a profile containing pre-stored financial data comprises:

circuitry for activating a profile containing pre-stored credit card information.

58. (Previously presented) The system of Claim 56, wherein said circuitry for activating a profile containing pre-stored financial data comprises:

circuitry for activating a profile containing pre-stored debit card information.

59. (Previously presented) The system of Claim 56, wherein said circuitry for activating a profile containing pre-stored financial data comprises:

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circuitry for activating a profile containing pre-stored automatic check handling information.

60. (Previously presented) The system of Claim 46, further comprising;

circuitry for transmitting a signal associated with presentation of a message through the wireless device.

61. (Previously presented) The system of Claim 60, wherein said circuitry for transmitting a signal associated with presentation of a message through the wireless device comprises:

circuitry for transmitting a signal associated with presentation of a price through the wireless device.

62. (Previously presented) The system of Claim 61, wherein said circuitry for transmitting a signal associated with presentation of a price through the wireless device comprises:

circuitry for transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item.

63. (Previously presented) The system of Claim 62, wherein said circuitry for transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item comprises:

circuitry for transmitting a signal associated with presentation of the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date

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which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

64. (Previously presented) The system of Claim 46, wherein said circuitry for authorizing at least one payment transaction in response to an authorization associated with the communication and an user input to the wireless device comprises:

circuitry for receiving a signal associated with said authorizing from a wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application capable browser, and a voice XML capable browser.

65. (Previously presented) A method comprising:

transmitting a communication to a wireless device associated with a first user;

transmitting the communication to a communications device associated with a second user; and

authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device.

66. (Previously presented) The method of Claim 65, wherein said authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

receiving a signal associated with a credit card transaction.

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67. (Previously presented) The method of Claim 65, wherein said authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

receiving a signal associated with a debit card transaction.

68. (Previously presented) The method of Claim 65, wherein said authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

receiving a signal associated with an automatic check handling transaction.

69. (Previously presented) The method of Claim 65, wherein said authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device comprises:

receiving a signal associated with the at least one payment transaction and financial data.

70. (Previously presented) The method of Claim 69, wherein said receiving a signal associated with the at least one payment transaction and financial data comprises:

activating a profile containing pre-stored financial data.

71. (Previously presented) The method of Claim 70, wherein said activating a profile containing pre-stored financial data comprises:

activating a profile containing pre-stored credit card information.

72. (Previously presented) The method of Claim 70, wherein said activating a profile containing pre-stored financial data comprises:

activating a profile containing pre-stored debit card information.

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73. (Previously presented) The method of Claim 70, wherein said activating a profile containing pre-stored financial data comprises:

activating a profile containing pre-stored automatic check handling information.

74. (Previously presented) The method of Claim 65, further comprising;

transmitting a signal associated with presentation of a message through the wireless device.

75. (Previously presented) The method of Claim 74, wherein said transmitting a signal associated with presentation of a message through the wireless device comprises:

transmitting a signal associated with presentation of a price through the wireless device.

76. (Previously presented) The method of Claim 75, wherein said transmitting a signal associated with presentation of a price through the wireless device comprises:

transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item.

77. (Previously presented) The method of Claim 76, wherein said transmitting a signal associated with presentation of the price in conjunction with at least one message-structure item comprises:

transmitting a signal associated with presentation of the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a

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breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

78. (Previously presented) A system comprising:

means for transmitting a communication to a wireless device associated with a first user;

means for transmitting the communication to a communications device associated with a second user; and

means for authorizing at least one payment transaction in response to an authorization associated with the communication and an input to the wireless device.

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